

Teacher:
Ms. C. Davis

Subject Area:
Banking and Financial Services

Room No.:
C227

Chapter 4: Deposits in Banks

Lesson 3: “The Flow of Deposits”

Lesson 4: “Deposit Regulations”

Lesson Date:
February 5, 2015

Meeting Time/Period:
4th and 6th

Grade Levels:
12

What is the lesson objective? The student will be able to:

- **Define** terms (*interbank transactions, raw money, governing documents, stale check, and post-dated check*)
- **Explain** the complexity of forces that influence and **Identify** limitations of the Federal Reserve’s influence on the flow of deposits.
- **Describe** several deposit account documents and **Identify** basic deposit account rules and what they cover.

Differentiated Objective(s): The student will create a table using various online technology tools and the internet to illustrate the flow of deposits and explain how deposits are regulated.

TEKS 130.163, c2b,c, 6f

- Describe the types of banking services.
- Discuss retail bank products and services.
- Discuss the responsibilities of regulatory agencies that oversee the banking industry.

Do Now: www.edmodo.com

- Read “Banking Scenes” on pgs. 94 & 99 and respond to the questions that follows.

Instructional Delivery:

- Direct Instruction
- Peer-tutoring
- Guided Practice
- Independent Practice
- Facilitator
- Quizzes & Tests
- **Recap** Guest Speakers (*4th period only*)

Guided Practice and Monitoring:

- Lessons 4.3 & 4.4 – Presentation & Note taking
- Lessons 4.3 & 4.4 – Think Critically pgs. 98 & 103
- LearnKey Module (**“Financial Literacy Session #3”**)

Independent Practice:

- Lessons 4.3 & 4.4 – Think Critically pgs. 98 & 103
- LearnKey Modules (**“Financial Literacy Session #3”**)

Review/Reteach:

- Review / Quizzes

Closure:

- Exit Ticket – **“Governing Documents”**

Materials/References:

- Notebook, Computer, Internet, Flash-drive, handouts, Textbook, www.edmodo.com, www.kahootit.com, www.onlineexpert.com